HOMESENSE FINANCIAL CORP. OF ALABAMA 113 REED AVENUE LEXINGTON, SC 29072 800-277-0448 FAX 800-277-4026

MORTGAGE LOAN PROPOSAL / ESTIMATE OF CLOSING COSTS

GEORGE MCCARLEY

Date: 04/24/00

Current Payment

211 CHESTNUT ST ROANOKE, AL 36274

Creditor to be paid

Re: Mortgage Loan Application Date: 04/24/00The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates -- the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement that you will receive at settlement. The HUD-1 or HUD-1A settlement statement will show the actual cost for items paid at settlement.

The estimates are provided to the Real Estate Procedures Act of 1974 as amended (RESPA). Additional information can be found in the HUO Special Information Booklet, which is to be provided to you by your Lender if your application is to purchase residential real property and the lander will take a first lien on the property. The undersigned acknowledges receipt of a copy of the Special Information "Settlement Costs."

Based on an appraisal value if \$ 60000.00 we are proposing a new loan in the amount of \$ 33000.00 Your new payment would be approximately \$ 363.13 for a term of 240months with a rate of 11.990%.

Approx. Balance

THE BANK		\$ \$	9400.00	\$ \$	164.00
NEW SOUTH		<i></i>	4900.00	***************************************	324.00
CASH TO CUSTOMER		\$ \$	14300.00 15733.30	\$	488.00
801 Loan Origination Fee 802 Lender Discount Points 803 Appraizal 804 Credit report Fee 809 Underwriting Review Fee 818 819 820 821 822 823 824 1101 Settlement or Closing Fee	\$	646.70 400.00	1105 Document Prep Fee 1107 Attorney Fee 1108 Title Insurance Prem 1111 Title Insurance Endo 1112 Title Examina 1201 Recording Fee 1202 City/County/Tax/Stat 1203 State Tax/Stamps 1305 Closing Fee 1306 Intangible Ta 1307 GA STATE FEE 1308 MISC FEES (DE	rsement Lion mps	\$ 285.00 \$ 600.00 \$ 35.00 \$ 35
TOTAL CLOSING COSTS	\$ 2	966.70			

ALL FIGURES ARE BASED ON THE INFORMATION WE NOW HAVE AND MAY CHANGE AS NEW INFORMATION IS RECEIVED. SHOULD YOU HAVE ANY QUESTIONS GIVE US A CALL.

Offic

Date ENCEATH.

GEORGE MCCARLEY